## AP3 Rec'd PCT/PTO 18 MAY 2006

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PTO-1390 (Rev. 07-2005)
Approved for use through 3/31/2007. OMB 0651-0021
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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|  | MITTAL LETTER TO  | ATTORNEY'S DOCKET NUMBER Graff-PCT-04          |  |  |  |  |  |
|--|---|--|--|--|--|--|--|
| DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A SUBMISSION UNDER 35 U.S.C. 371 |   |  | U.S. APPLICATION NO. (If known, see 37 CFR 1.5)  |  |  |  |  |
|  | L APPLICATION NO.   | INTERNATIONAL FILING DATE                      | PRIORITY DATE CLAIMED                            |  |  |  |  |
| _  | 04/039014   | 19 November 2004                               | 21 November 2003                                 |  |  |  |  |
|  | TITLE OF INVENTION COMPUTER CONTROL SYSTEM FOR NON-DEBT HOME FINANCING  |  |  |  |  |  |  |
| APPLICANT(S)   | FOR DO/EO/US<br>GRAFF, Ric  | hard   |  |  |  |  |  |
| Applicant here   |   |  | O/US) the following items and other information: |  |  |  |  |
| 1. XX This is  | a FIRST submission of items con   | ncerning a submission under 35 U.S.C. 371      |  |  |  |  |  |
| 2. This is   | 2. This is a <b>SECOND</b> or <b>SUBSEQUENT</b> submission of items concerning a submission under 35 U.S.C. 371.  |  |  |  |  |  |  |
|  | This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.             |  |  |  |  |  |  |
| 4. 🖺 The U   | S has been elected (Article 31).  |  |  |  |  |  |  |
| 5. XX A C  | py of the International Application   | as filed (35 U.S.C. 371(c)(2))                 |  |  |  |  |  |
| a.   |   | only if not communicated by the Internation    | nal Bureau).                                     |  |  |  |  |
| b.   | has been communicated by  |  |  |  |  |  |  |
| c.   |   | cation was filed in the United States Receivi  | · · · · · ·                                      |  |  |  |  |
| 6. LXXI Ant  | An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)).  |  |  |  |  |  |  |
| a.   |   |  |  |  |  |  |  |
| זכאו   | b. 👿 has been previously submitted under 35 U.S.C. 154(d)(4).   |  |  |  |  |  |  |
| 7. Ame   |   | mational Application under PCT Article 19 (    | ````   |  |  |  |  |
| a.   | a. are attached hereto (required only if not communicated by the International Bureau).   |  |  |  |  |  |  |
| b.   | b. have been communicated by the International Bureau.  |  |  |  |  |  |  |
| C.   | c. XX have not been made; however, the time limit for making such amendments has NOT expired.   |  |  |  |  |  |  |
|  | d. Have not been made and will not be made.   |  |  |  |  |  |  |
| <del></del>  | An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).  An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)). |  |  |  |  |  |  |
|  | An English language translation of the annexes of the International Preliminary Examination Report under PCT  |  |  |  |  |  |  |
| Article 36 (35 U.S.C. 371(c)(5)).  |   |  |  |  |  |  |  |
|  | 20 below concern document(s)  |  |  |  |  |  |  |
|  | nformation Disclosure Statement   |  | ib 27 CED 2 20 and 2 24 in included              |  |  |  |  |
|  | An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.   |  |  |  |  |  |  |
|  | A preliminary amendment.  |  |  |  |  |  |  |
|  | An Application Data Sheet under 37 CFR 1.76.  |  |  |  |  |  |  |
|  | A substitute specification.   |  |  |  |  |  |  |
|  | A power of attorney and/or change of address letter.  |  |  |  |  |  |  |
|  | A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 37 CFR 1.821- 1.825.   |  |  |  |  |  |  |
|  |   | ational Application under 35 U.S.C. 154(d)(    |  |  |  |  |  |
| 19.  | cond copy of the English languag  | e translation of the international application | under 35 U.S.C. 154(d)(4).                       |  |  |  |  |

This collection of information is required by 37 CFR 1.414 and 1.491-1.492. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 15 minutes to complete, including gathering information, preparing, and submitting the completed form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop PCT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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|   | 10/5                                  | 8008               |   |                     | Graff-PCT-04           |              |  |
|---|---------------------------------------|--------------------|---|---------------------|------------------------|--------------|--|
| 20. Other items or information:   |                                       |                    |   |                     |                        |              |  |
|   |                                       |                    |   |                     |                        |              |  |
| •   |                                       |                    |   |                     |                        |              |  |
|   | wing fees have b                      |                    |   |                     | CALCULATIONS           | PTO USE ONLY |  |
| 21. XX Basic  | national fee (37                      | <sup>\$</sup> 300  |   |                     |                        |              |  |
| 22. Exam  | 22. Examination fee (37 CFR 1.492(c)) |                    |   |                     |                        |              |  |
|   | JS indicates all cla                  | \$                 |   |                     |                        |              |  |
|   |                                       |                    |   | 3200                |                        | -            |  |
| If the written opini  |                                       | or the Internation | nal preliminary examination rep                               |                     |                        |              |  |
|   |                                       |                    | ons of PCT Article 33(1)-(4) the international application to |                     | \$ <sub>100</sub>      | 1            |  |
| Internation   | nal Searching Au                      | thority            | er than the US and provided to                                | \$100               | 100                    |              |  |
| previously  | communicated to                       | the US by the II   | 3   | \$400               |                        |              |  |
|   |                                       |                    |   | 5500                | <b>\$400</b>           | 1            |  |
|   | FOTAL OF 21, 22 for specification     |                    | ed in paper over 100 sheets (e.                               | xcluding            | \$400                  |              |  |
| □ sequence  |                                       | nce with 37 CFR    | 1.821(c) or (e) or computer p                                 |                     |                        |              |  |
|   |                                       |                    | s of paper or fraction thereof.                               |                     |                        |              |  |
| Total Sheets  | Extra Sheets                          |                    | additional 50 or fraction up to a whole number)               | RATE                |                        |              |  |
| - 100 =   | /50 =                                 |                    |   | x \$250             | \$                     |              |  |
|   |                                       |                    | ch fee, examination fee, or the ge (37 CFR 1.492(h)).         | oath or declaration | \$                     |              |  |
| CLAIMS  | NUMB                                  | ER FILED           | NUMBER EXTRA  | RATE                | \$                     |              |  |
| Total claims  | 57                                    | - 20 =             | 37  | x \$ 50             | \$ 1,1850              |              |  |
| Independent claim   | ns 21                                 | - 3 =              | 18  | × \$200             | \$ 3,600,00            |              |  |
| MULTIPLE DEPE   | NDENT CLAIM(S                         | + \$360            | \$ 360  |                     |                        |              |  |
| TOTAL OF ABOVE CALCULATIONS =   |                                       |                    |   |                     | \$6,210                |              |  |
| Applicant claims small entity status. See 37 CFR 1.27. Fees above are reduced by 1/2.   |                                       |                    |   |                     |                        |              |  |
| SUBTOTAL =  |                                       |                    |   |                     | \$3,105                |              |  |
| Processing fee of <b>\$130.00</b> for furnishing the English translation later than 30 months from the earliest claimed priority date (37 CFR 1.492(i)).                        |                                       |                    |   |                     | \$                     |              |  |
| TOTAL NATIONAL FEE =  |                                       |                    |   |                     | \$3,105                |              |  |
| Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). <b>\$40.00</b> per property + |                                       |                    |   |                     | \$                     |              |  |
| TOTAL FEES ENCLOSED = \$ 3,105  |                                       |                    |   |                     |                        | ,            |  |
|   |                                       |                    |   |                     | Amount to be refunded: | \$           |  |
|   |                                       |                    |   |                     | Amount to be charged   | \$3,105      |  |

10/580083 10/580083 10/580083

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| а. 🔲   | A check in the amount of \$   | to cover the above fees is enclosed.                          |  |  |  |  |
|--|---|---|--|--|--|--|
| b. <b>XX</b> X   | Please charge my Deposit Account No. 50-0235 A duplicate copy of this sheet is enclosed.  | in the amount of \$ $3,105$ to cover the above fees.          |  |  |  |  |
| c. <b>XX</b>   | The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 50-0235. A duplicate copy of this sheet is enclosed.                          |   |  |  |  |  |
| d. 🗀   | Fees are to be charged to a credit card. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038. |   |  |  |  |  |
| NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the International Application to pending status. |   |   |  |  |  |  |
| Pet<br>P.O   | er K. Trzyna, Esq Box 7131 cago, IL 60680-7131  | SMATURE Peter K. Trzyna, Esq. NAME 32_601 REGISTRATION NUMBER |  |  |  |  |